Bank of America

BETHANY M HAMILTON-JONES / JAMES K JONES
Account Number: 4264 2803 0663 **0659**
May 15 - June 14, 2012

Account Information:
www.bankofamerica.com

Mail billing inquiries to:
Bank of America
P.O. Box 982235
El Paso, TX 79998-2235

Mail payments to:
Bank of America
P.O. Box 15019
Wilmington, DE 19886-5019

Customer Service:
1.800.789.6701

(1.800.346.3178 TTY)

Payment Information

New Balance Total	$5,214.18
Current Payment Due	$105.00
Total Minimum Payment Due	$105.00
Payment Due Date	7/11/12

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **$35.00** and your APRs may be increased up to the Penalty APR of **29.99%**.

Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	22 years	$9,663.52
$170.80	36 months	$6,148.80 (Savings = $3,514.72)

If you would like information about credit counseling services, call 1-866-300-5238.

Account Summary

Previous Balance	$5,999.29
Payments and Other Credits	–1,000.00
Purchases and Adjustments	161.43
Fees Charged	**0.00**
Interest Charged	**53.46**
New Balance Total	$5,214.18
Total Credit Line	$29,800.00
Total Credit Available	$24,585.82
Cash Credit Line	$9,000.00
Portion of Credit Available for Cash	$9,000.00
Statement Closing Date	6/14/12
Days in Billing Cycle	31

Transactions

Transaction Date	*Posting Date*	*Description*	*Reference Number*	*Account Number*	*Amount*	*Total*
		Payments and Other Credits				
06/03	06/04	PAYMENT - THANK YOU	6549		–1,000.00	
						–$1,000.00
		Purchases and Adjustments				
05/17	05/18	APL APPLE ITUNES STORE 866-712-7753 CA 09558078 MHDYHZ3LV0-2	4944	0659	0.99	

continued on next page...

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BANK OF AMERICA
P.O. BOX 15019
WILMINGTON, DE 19886-5019

Account Number: 4264 2803 0663 **0659**

New Balance Total	$5,214.18
Total Minimum Payment Due	105.00
Payment Due Date	07/11/12

BETHANY M HAMILTON-JONES
JAMES K JONES
31 LONGWOOD AVE
WARWICK RI 02888-3705

Enter payment amount $ . .

☐ *Check here for a change of mailing address or phone numbers. Please provide all corrections on the reverse side.*

Mail this coupon along with your check payable to: Bank of America

⑆ 5240 2 2 250⑆ 0887 0306 6306 59⑈

CUSTOMER TIPS FOR DISPUTED ITEMS

Many times disputed charges are legitimate charges that customers may not recognize or remember. Before disputing a charge, we recommend that you verify a few things and make every effort to resolve the dispute with the merchant. Often the merchant can answer your questions and easily resolve your dispute. The merchant's phone number may be located on your receipt or billing statement.

- **Has a credit posted to your account?**
  Please allow up to 30 days from the date on your credit voucher or acknowledgement letter for the merchant credit to post.
- **Is the charge or amount unfamiliar?**
  Check with other persons authorized to use the account to make sure they did not make the charge. It is possible that the merchants' billing names and store names are different or amounts can easily be confused with similar charges or include tips.

One way to check for the credits or to view transaction details is to look at your account statements online. If you are not enrolled in **Online Banking**, it is easy to enroll using the web address on the front of your statement or give us a call.

Please remember: If you find an error on your bill, you must notify us no later than 60 days after we sent your first statement on which the error or problem appeared to preserve your billing rights.

ONLINE
Online Banking is available 24 hours a day, 7 days a week and allows you to view the most recent activity on your account.

PHONE
1.866.266.0212
For prompt service, please have the merchant reference number(s) available for the charge(s) in question.

MAIL
Attn: Billing Inquiries PO Box 982235, El Paso, TX 79998
When writing, please include **Your Name, Account Number, the Disputed Amount, Merchant Name, Transaction Date, and reference number** of the disputed item and specific details regarding your dispute, including dates of contact with the merchant and the merchant's response in each instance. Please include all supporting documentation, including sales and credit vouchers, contract and postage return receipts as proof of any returns.

PAYING INTEREST

We will not charge interest on Purchases on the next statement if you pay the New Balance Total in full by the Payment Due Date, and you had paid in full by the previous Payment Due Date. We will begin charging interest on Balance Transfers and Cash Advances on the transaction date.

CALCULATION OF BALANCES SUBJECT TO INTEREST RATE

Average Daily Balance Method (including new Purchases):

We calculate separate Balances Subject to an Interest Rate for Purchases and for each Introductory or Promotional Offer balance consisting of Purchases. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Purchases, new Account Fees, and new Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

Average Balance Method (including new Balance Transfers and new Cash Advances):

We calculate separate Balances Subject to an Interest Rate for Balance Transfers, Cash Advances, and for each Introductory or Promotional Offer balance consisting of Balance Transfers or Cash Advances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle balance" — a Pre-Cycle balance is a Balance Transfer or a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we: (1) take the beginning balance; (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) add new Balance Transfers, new Cash Advances and Transaction Fees; and (4) subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle balance; (1) we take the beginning balance attributable solely to Pre-Cycle balance (which will be zero on the transaction date of the first Pre-Cycle balance); (2) add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance; (3) and add only the applicable Pre-Cycle balances and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

PAYMENTS

We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your monthly statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Payments made online or by phone will be credited as of the date of receipt if made by 5 p.m. Central. Credit for any other payments may be delayed up to five days.

No payment shall operate as an accord and satisfaction without the prior written approval of one of our Senior Officers.

We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you. For more information or to stop the electronic funds transfers, call us at the number listed on the front.

If you have authorized us to pay your credit card bill automatically from your savings or checking account with us, you can stop the payment on any amount you think is wrong. To stop payment, your letter must reach us at least three business days before the automatic payment is scheduled to occur.

TOTAL INTEREST CHARGE COMPUTATION

Interest Charges accrue and are compounded on a daily basis. To determine the Interest Charges we multiply each Balance Subject to Interest Rate by its applicable Daily Periodic Rate and that result is multiplied by the number of days in the billing cycle. To determine the total Interest Charge for the billing cycle, we add the Periodic Rate Interest Charges together. A Daily Periodic Rate is calculated by dividing an Annual Percentage Rate by 365.

HOW WE ALLOCATE YOUR PAYMENTS

If your account has balances with different APRs, we will allocate the amount of your payment equal to the Total Minimum Payment Due to the lowest APR balances first (including transactions made after this statement). Payment amounts in excess of your Total Minimum Payment Due will be applied to balances with higher APRs before balances with lower APRs.

IMPORTANT INFORMATION ABOUT PAYMENTS BY PHONE

When using the optional Pay-by-Phone service, you authorize us to initiate an electronic payment from your account at the financial institution you designate. You must authorize the amount and timing of each payment. For your protection, we will ask for security information. A fee may apply for expedited service. To cancel, call us before the scheduled payment date. Same-day payments cannot be edited or canceled.

YOUR CREDIT LINES

The Total Credit Line is the amount of credit available for the account; however, only a portion of that is available for Bank Cash Advances. The Cash Credit Line is that amount you have available for Bank Cash Advances. Generally, Bank Cash Advances consist of ATM Cash Advances, Over the Counter (OTC) Cash Advances, Same-Day Online Cash Advances, Overdraft Protection Cash Advances, Cash Equivalents, Returned Payments, and applicable transaction fees.

MISCELLANEOUS

**Promotional Rate End Date: This date is based on a future statement closing date. If you change your payment due date, this date could change. Transactions must meet offer conditions in order to qualify for the promotional rate.

For the complete terms and conditions of your account, consult your Credit Card Agreement. FIA Card Services is a tradename of FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

If your billing address or contact information has changed, or if your address is incorrect as it appears on this bill, please provide all corrections here.

Address 1 _____

Address 2 _____

City _____

State _____ Zip _____

Area Code & Home Phone _____

Area Code & Work Phone _____

Transactions continued

Transaction Date	*Posting Date*	*Description*	*Reference Number*	*Account Number*	*Amount*	*Total*
		Purchases and Adjustments				
05/20	05/21	APL APPLE ITUNES STORE 866-712-7753 CA 15325169 MHDYL7FG49-0	5989	0659	6.45	
05/21	05/22	APL APPLE ITUNES STORE 866-712-7753 CA 16682485 MHDYLY6JK4-0	2568	0659	11.01	
05/25	05/26	APL APPLE ITUNES STORE 866-712-7753 CA 22407790 MHDYLY76GN-0	6248	0659	4.86	
05/25	05/29	PAYPAL FTD COM 402-935-7733 IL 69877493904029357733	4607	0659	78.79	
05/29	05/30	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA HBW9X4J6EKD	7623	0659	3.91	
05/30	05/30	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA CSPC175UXVG	5553	0659	9.00	
06/02	06/04	AUDIBLE 888-283-5051 NJ K0KTM8P4Y16	9598	0659	7.49	
06/05	06/06	AMAZON VIDEO ON DEMAND 866-216-1072 WA E1X1ZU6FKIS	1962	0659	1.99	
06/06	06/08	NAT GEO ANIMAL JAM 801-3554440 UT 25138671953	9538	0659	5.95	
06/07	06/08	AMAZON VIDEO ON DEMAND 866-216-1072 WA P036X5BDWLP	1257	0659	1.99	
06/11	06/12	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA JCF0BL4JJ4X	4719	0659	13.06	
06/11	06/12	AMAZON MKTPLACE PMTS AMZN.COM/BILLWA KSL6E0P7F6M	5747	0659	15.94	
						$161.43
		Interest Charged				
06/14	06/14	Interest Charged on Purchases			53.46	
06/14	06/14	Interest Charged on Balance Transfers			0.00	
06/14	06/14	Interest Charged on Dir Dep&Chk CashAdv			0.00	
06/14	06/14	Interest Charged on Bank Cash Advances			0.00	
		TOTAL INTEREST FOR THIS PERIOD				**$53.46**

2012 Totals Year-to-Date	
Total fees charged in 2012	$2.18
Total interest charged in 2012	$345.66

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	10.99%V				$5,727.40	$53.46
Balance Transfers	10.99%V				$ 0.00	$ 0.00
Direct Deposit and Check Cash Advances	19.99%V				$ 0.00	$ 0.00
Bank Cash Advances	24.99%V				$ 0.00	$ 0.00

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)

Of Special Interest

With Bank of America's secure Mobile Banking, you have the flexibility to bank from your smartphone or tablet anytime, anywhere. To download the free Mobile Banking App, visit: bankofamerica.com/onthego

Get a great deal on your next trip through the NEW Bank of America Travel Center where you can choose from a large selection of hotels and last-minute travel deals with savings of up to 40%. And with our Best Price Promise, we'll match the difference if you find your trip for less. Book your trip today at bankofamerica.com/travel